

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the U.S. Application of

**Joseph C. KAWAN, et al.**

U.S. Serial No.: **09/276,823**

Art Unit: **3691**

Filed: **March 26, 1999**

Examiner: **KAZIMI, Hani M.**

For: **SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING  
VALUE-STORING APPLICATIONS**

**FILED ELECTRONICALLY**

U.S. Patent and Trademark Office  
Customer Window, Mail Stop Amendment  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Sir:

In response to the Non-Final Office Action mailed March 7, 2011, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following amendments and remarks.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.